



PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO				Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	09/886,916
Sheet	1	of	1	Filing Date	June 21, 2001
				First Named Inventor	Jessica Burney, et al.
				Art Unit	2164
				Examiner Name	To Be Assigned
				Attorney Docket Number	J2167.0305

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
DK	AA	U.S. 5,832,460	11/03/1998	Bednar et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
DK	BA	WO 98/15925	04/16/1998		
DK	BB	WO 96/31965	10/10/1996		
DK	BC	JP 11102404 A (English abstract only)	04/13/1999		
DK	BD	WO 99/10823	03/04/1999		

*Applicant's unique citation designation number (optional). ²See attached Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the application number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ⁶
DK	CA	Michele Marrinan, "First Union, Open Market Hit the Internet", Bank Systems & Technology, Vol. 32, No. 5, pgs. 6,8,10 (1995)			
DK	CB	Sumitomo Bank Co., Ltd. Product Brochure "Sumitomo's receipt of money verification service (March 1999)			
DK	CC	Copy of Japanese Office Action dated August 10, 2004			x
Examiner Signature	/Daniel Kesack/			Date Considered	09/26/2006

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.



PTO/SB/08A (08/03) (modified)

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<p style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i></p>				Application Number	09/886,916			
				Filing Date	June 21, 2001			
				First Named Inventor	Jessica Burney, et al			
				Art Unit	2164			
				Examiner Name	Unassigned			
Sheet	1 of 2			Attorney Docket Number	72167.000305			
PATENT DOCUMENTS								
*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code Number-Kind Code (if known)					YES	NO
DK	A	JP	9-504634	05-06-1997			<input type="checkbox"/>	<input checked="" type="checkbox"/>
DK	B	WO	95/12859	05-11-1995	Visa International Service Association		<input type="checkbox"/>	<input type="checkbox"/>
DK	C	JP	2000-504449	04-11-2000			<input type="checkbox"/>	<input checked="" type="checkbox"/>
DK	D	WO	98/18095	04-30-1998	Unisys Corporation		<input type="checkbox"/>	<input type="checkbox"/>
DK	E	WO	00/28462	05-18-2000	Onecore Financial Network, Inc.		<input type="checkbox"/>	<input type="checkbox"/>
DK	F	WO	97/39415	10-23-1997	Citibank		<input type="checkbox"/>	<input type="checkbox"/>
DK	G	WO	99/24921	05-20-1999	Telia		<input type="checkbox"/>	<input type="checkbox"/>
DK	H	WO	99/30263	06-17-1999	Keycorp		<input type="checkbox"/>	<input type="checkbox"/>
DK	I	US	5,884,290	3-16-1999	Smorodinsky		<input type="checkbox"/>	<input type="checkbox"/>
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/886,916	
		Filing Date	June 21, 2001	
		First Named Inventor	Jessica Bumey, et al.	
		Art Unit	2164	
		Examiner Name	Unassigned	
Sheet	2 of 2	Attorney Docket Number	72167.000305	
OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS				
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
DK		European Search Report (EP 01 94 6675) dated July 26, 2005	<input type="checkbox"/>	<input type="checkbox"/>
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